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December 3, 1996 **FINNEGAN, HENDERSON
FARABOW, GARRETT & DUNNER, LLP**

John J. Morrissey
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Intellectual Property

Mr. Thomas H. Martin
Attorney at Law
Finnegan, Henderson, Farabow, Garrett & Dunner, L. L. P.
1300 I Street, NW, Suite 700
Washington, DC 20005-3315

Re: Patentability Analysis
Software for Electronic Funds Transfer

Dear Tom:

Redacted

Enclosed is a copy of a one-page "write-up" by John Polk, a Lockheed Martin IMS employee, describing the system.

Redacted